

Media release

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SIX and St. Galler Kantonalbank launch mCashier in St. Gallen

Thanks to mCashier, a new mobile payment solution from SIX for smartphones and tablets, the people of St. Gallen will soon be able to make more cashless purchases. The product is the result of collaboration between SIX Payment Services and the St. Galler Kantonalbank (SGKB). SGKB is currently selling mCashier for the special price of CHF 69 to smaller companies looking for an easy way to accept card payments.

The system will open the door to cashless payments at weekend markets and trade fairs in St. Gallen. mCashier is a cheap and simple-to-use entry-level product for cashless payment and is therefore especially suitable for smaller companies. That's because it does away with the need for cash at places like take-aways and trade fair stands. The solution, which comprises an app (iOS or Android) and a card reader, turns a smartphone or tablet computer into a secure mobile payment system.

SIX has found in SGKB an ideal partner with which to advise its corporate customers on all aspects of mCashier and has added an attractive service to the solution. To kick off their collaboration, SGKB is offering the mCashier card reader for the special price of CHF 69 (instead of CHF 99) until 30 June 2015. The fee per payment is 1.5% for debit cards and 2.5% for credit cards.

SIX, the market leader for cashless payment, is also selling mCashier directly and thus already has experience with the new product. In addition to the attractive price, customers can benefit from the practical card reader, which is simple to connect to most standard smartphones and tablet computers via Bluetooth and enables mobility thanks to the use of 3G and WLAN connections.

The collaboration between SIX and the St. Galler Kantonalbank creates a new market structure in Switzerland's terminal landscape. The mCashier from SIX Payment Services offers you a simple and compact solution for processing payments securely and reliably any time, anywhere. This means you can receive payments wherever it is most convenient for your customers.

Together, the St. Galler Kantonalbank and SIX bring you reliability, security and mobility.

More information about mCashier: www.sgkb.ch/mcashier

If you have any questions, Jürg Schneider, Media Relations, will be happy to help.

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SIX Payment Services

SIX Payment Services provides financial institutions and merchants with secure and innovative solutions along the entire value chain of cashless payments. The tailor-made solutions include national and international card transactions and interbank payments. SIX Payment Services guarantees the acceptance and the completion of card-based payments within Switzerland and internationally and as market leader in Switzerland, Austria and Luxembourg belongs to the major European processors of card transactions. Other services range from the Swiss Interbank Clearing to electronic billing and direct debit. With about 1,200 employees and a local presence at 14 office locations, SIX Payment Services partners with customers in 33 countries.

www.six-payment-services.com

SIX

SIX operates Switzerland's financial market infrastructure and offers on a global scale comprehensive services in the areas of securities trading, clearing and settlement, as well as financial information and payment transactions. The company is owned by its users (approximately 140 banks of various size and orientation) and, with its workforce of more than 4,000 employees and presence in 25 countries, generated an operating income of 1.8 billion Swiss francs and a Group net profit of CHF 247.2 million in 2014.

www.six-group.com

St.Galler Kantonalbank

The Cantonal Bank of St.Gallen (SGKB), founded in 1868, has been listed on the SIX Swiss Exchange since 2001. The Canton of St. Gallen is the majority shareholder, with 54.8% of the share capital. As a universal bank, the Cantonal Bank of St.Gallen, offers a comprehensive range of financial services to its customers in the cantons of St. Gallen and Appenzell Ausserrhoden. In addition, the Cantonal Bank of St.Gallen meets its responsibilities for the economic, social and cultural development of the region as an employer, taxpayer and sponsorship partner. On 31 December 2014, the group employed a total of 1239 staff members. The parent company operates with a state guarantee and has an Aa1 credit rating from Moody's.

www.sgkb.ch